

CLAIMS

1. A computer-implemented method comprising:  
initiating a withdrawal of assets from a first account at a first financial institution; and  
initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.

2. A method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction.

3. A method as recited in claim 1 wherein initiating a deposit of assets includes generating a credit instruction.

4. A method as recited in claim 1 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

5. A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH network.

6. A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a debit network.

1           7.    A method as recited in claim 1 wherein the withdrawal of assets and  
2 the deposit of assets are effectuated via a wire transfer.

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4           8.    A method as recited in claim 1 wherein the withdrawal of assets and  
5 the deposit of assets are effectuated via an ACH processor.

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7           9.    A method as recited in claim 1 wherein the withdrawal of assets and  
8 the deposit of assets are effectuated via a third financial institution.

9  
10          10.   A method as recited in claim 1 wherein the first account and the  
11 second account are asset accounts.

12  
13          11.   One or more computer-readable memories containing a computer  
14 program that is executable by a processor to perform the method recited in claim  
15 1.

16  
17          12.   A computer-implemented method comprising:  
18 withdrawing funds from a first account at a first financial institution; and  
19 depositing the withdrawn funds into a second account at a second financial  
20 institution, wherein the first account and the second account have a common  
21 account holder.

22  
23          13.   A method as recited in claim 12 wherein withdrawing funds  
24 includes generating a debit instruction.  
25

1       **14.**    A method as recited in claim 12 wherein depositing funds includes  
2 generating a credit instruction.

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4       **15.**    A method as recited in claim 12 wherein the funds are withdrawn  
5 via a first payment network and the funds are deposited via a second payment  
6 network.

7  
8       **16.**    A method as recited in claim 12 wherein withdrawing funds and  
9 depositing funds are effectuated via an ACH network.

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11       **17.**   A method as recited in claim 12 wherein withdrawing funds and  
12 depositing funds are effectuated via a debit network.

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14       **18.**   A method as recited in claim 12 wherein withdrawing funds and  
15 depositing funds are effectuated via a wire transfer.

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17       **19.**   A method as recited in claim 12 wherein withdrawing funds and  
18 depositing funds are effectuated via a third financial institution.

19  
20       **20.**   A method as recited in claim 12 wherein the first account and the  
21 second account are asset accounts.

1           **21.**   One or more computer-readable memories containing a computer  
2 program that is executable by a processor to perform the method recited in claim  
3 12.

4  
5           **22.**   A method comprising:  
6           registering a plurality of financial accounts at a single point, wherein the  
7 registering of a plurality of accounts allows the transfer of funds between any pair  
8 of registered accounts; and  
9           initiating a transfer of funds from a first registered account associated with  
10 a first financial institution to a second registered account associated with a second  
11 financial institution.

12  
13           **23.**   A method as recited in claim 22 wherein initiating a transfer of  
14 funds includes:  
15           initiating a withdrawal of assets from the first registered account; and  
16           initiating a deposit of the withdrawn assets to the second registered account.

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18           **24.**   A method as recited in claim 23 wherein initiating a withdrawal of  
19 assets includes generating a debit instruction.

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21           **25.**   A method as recited in claim 23 wherein initiating a deposit of the  
22 withdrawn assets includes generating a credit instruction.  
23  
24  
25

1           26.    A method as recited in claim 23 wherein the assets are withdrawn  
2 via a first payment network and the assets are deposited via a second payment  
3 network.

4  
5           27.    A method as recited in claim 22 wherein the transfer of funds is  
6 effectuated via a wire transfer.

7  
8           28.    A method as recited in claim 22 wherein the transfer of funds is  
9 effectuated via a third financial institution.

10  
11          29.    A method as recited in claim 22 wherein the first account and the  
12 second account are asset accounts.

13  
14          30.    One or more computer-readable memories containing a computer  
15 program that is executable by a processor to perform the method recited in claim  
16 22.

17  
18 *Sub A1* 31.    A method comprising:  
19       analyzing a plurality of accounts having a common account holder;  
20       determining whether an adjustment of funds among the plurality of  
21 accounts would benefit the account holder; and  
22       transferring funds between the plurality of accounts if such a transfer would  
23 benefit the account holder.

1           **32.**    A method as recited in claim 31 wherein transferring funds includes  
2 transferring funds from a first account to a second account.

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4 *Sub B1* **33.**    A method as recited in claim 31 wherein transferring funds includes  
5 transferring funds from a first account at a first financial institution to a second  
6 account at a second financial institution.

7  
8 **34.**    A method as recited in claim 31 wherein transferring funds includes  
9 initiating a withdrawal of assets from a first account and initiating a deposit of  
10 assets withdrawn from the first account to a second account.

11  
12 **35.**    A method as recited in claim 31 wherein transferring funds includes  
13 borrowing funds from a first account and crediting the borrowed funds to a second  
14 account.

15  
16 **36.**    A method as recited in claim 31 further comprising requesting  
17 authorization from the account holder prior to transferring funds between the  
18 plurality of accounts.

19  
20 **37.**    One or more computer-readable memories containing a computer  
21 program that is executable by a processor to perform the method recited in claim  
22 31.

1        **38.** One or more computer-readable media having stored thereon a  
2 computer program that, when executed by one or more processors, causes the one  
3 or more processors to:

4            withdraw funds from a first account at a first financial institution; and  
5            deposit the withdrawn funds into a second account at a second financial  
6 institution, the first and second accounts having a common account holder.

7  
8        **39.** One or more computer-readable media as recited in claim 38  
9 wherein the withdrawn funds are deposited into the second account with a credit  
10 instruction.

11  
12        **40.** One or more computer-readable media as recited in claim 38  
13 wherein the funds are withdrawn from the first account with a debit instruction.

14  
15        **41.** One or more computer-readable media as recited in claim 38  
16 wherein the first account and the second account are asset accounts.

17  
18        **42.** An apparatus comprising a financial management system to initiate  
19 a withdrawal of assets from a first account at a first financial institution and to  
20 further initiate a deposit of the withdrawn assets into a second account at a second  
21 financial institution, wherein the first and second accounts have a common  
22 account holder.  
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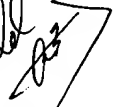
1       **43.**    An apparatus as recited in claim 42 wherein the withdrawal of assets  
2 is effectuated using a debit instruction.

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4       **44.**    An apparatus as recited in claim 42 wherein the deposit of the  
5 withdrawn assets is effectuated using a credit instruction.

6  
7       **45.**    An apparatus as recited in claim 42 wherein the assets are  
8 withdrawn via a first payment network and the assets are deposited via a second  
9 payment network.

10  
11       **46.**    An apparatus as recited in claim 42 wherein the financial  
12 management system is coupled to a third financial institution for effectuating the  
13 withdrawal of assets and the deposit of assets.

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15       **47.**    An apparatus as recited in claim 42 wherein the first account and the  
16 second account are asset accounts.

17  
18 *all*  
19 *B2*   
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